

Information to identify the case:

Debtor 1	<u>Benjamin Allen Neuschwander</u>	Social Security number or ITIN	xxx-xx-6687
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-20983-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Benjamin Allen Neuschwander

11/6/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Benjamin Allen Neuschwander
Debtor

Case No. 23-20983-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 06, 2023

User: auto
Form ID: 318

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2023:

Recip ID	Recipient Name and Address
db	+ Benjamin Allen Neuschwander, 538 Jackson Blvd, Freedom, PA 15042-2873
15602426	+ Brian Nicholas, Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15598012	+ Buckle Glass Mountain Capital, 1375 E Woodfield Rd Suite 400, Schaumburg, IL 60173-5426
15598014	+ Chester Co. Hospital (B&B Coll), 701 E Marshall St, West Chester, PA 19380-4412
15598015	+ Chrysler Capital, 1601 Elm St #800, Dallas, TX 75201-7260
15598017	+ Citibank Account, PO Box 78019, Phoenix, AZ 85062-8019
15598018	+ City of Pitts - Collection Service Cente, 414 Grant St, Pittsburgh, PA 15219-2409
15598019	+ Coll Svc Center, 414 Grant St, Pittsburgh, PA 15219-2409
15602438	+ Cynthia Neuschwander, 538 Jackson Blvd, Freedom, PA 15042-2873
15602439	+ Dan Santucci, 3220 Tillman Drive Suite 215, Bensalem, PA 19020-2028
15598022	+ Dicks Port Recovery, P.O. Box 669808, Dallas, TX 75266-0752
15598026	+ GP Ortho, 750 Washington Rd STE 1, Pittsburgh, PA 15228-2052
15598024	+ Genesis Laboratory Management, LLC, 1912 Rt. 35 South, Suite 203, Oakhurst, NJ 07755-2754
15598025	+ Giant Eagle, 101 Kappa Dr, Pittsburgh, PA 15238-2833
15598028	+ Heritage Valley Health Systems, 420 Rouser Road Suite 102, Coraopolis, PA 15108-3090
15598029	+ Home Depot, P.O. Box 6405, Dallas, TX 75265
15598030	+ Huntington Bank (Sunrise Credit Service), Attn: EA1W18, P.O. Box 182387, Columbus, OH 43218-2387
15598032	+ JC Penny (Midland Credit), P.O. Box 939069, San Diego, CA 92193-9069
15598031	+ Janine Neuschwander, ex wife, 14 Bellview Dr., Mc Kees Rocks, PA 15136-1108
15602452	+ Jeannine Neuschwander Baurle, 14 Bellview Drive, Mc Kees Rocks, PA 15136-1108
15602453	+ Jeannine Neuschwander Baurle, ex wife, 14 Bellview Dr., Mc Kees Rocks, PA 15136-1108
15598034	+ Kohls Qualia Collection Services, 1444 North McDowell Blvd 94954-6515
15598036	+ Lowe's Synchrony Bank Account, 170 Election Road, Suite 125, Draper, UT 84020-6425
15598037	+ Macy's Dep. Stores National Bank, 701 E 60th St. N, Sioux Falls, SD 57104-0432
15602462	+ Montour School District, c/o Laura McCurdy, 445 Fort Pitt Blvd, Suite 503, Pittsburgh, PA 15219-1308
15598040	+ Nordstrom RGS Financial, Nordstrom RGS Financial, Richardson, TX 75085
15598043	+ PINK - Victoria Secret, Comenity Bank PO Box 650972, Dallas, TX 75265-0972
15598045	+ PNC Credit Collection Service, One PNC Plaza, 249 Fifth Avenue, Pittsburgh, PA 15222
15598041	+ Pay Pal Credit Syn Bank, 170 Election Road, Suite 125., Draper, UT 84020-6425
15598042	+ Pharmerica, 491 Blue Eagle Ave., Harrisburg, PA 17112-2314
15598047	+ QAR Asset Recovery, 7 Foster Ave # 101, Gibbsboro, NJ 08026-1191
15598048	+ REVCO, 5807 N 102nd St, Omaha, NE 68134-1051
15602473	+ Robert Kline, 425 Commerce Drive, Suite 150, Fort Washington, PA 19034-2727
15602476	+ Towd Point Mortgage Trust 2018-2, U.S. Bank National Association as Indent, Mellon Independence Center 701 Market St, Philadelphia, PA 19106-1538
15602477	+ William Molczan, Weltman Weinberg, 436 Seventh Avenue, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 35

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
----------	----------------------------	-----------	----------------------------

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Nov 06, 2023

Form ID: 318

Total Noticed: 53

smg	EDI: PENNDEPTREV	Nov 07 2023 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 06 2023 23:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 07 2023 05:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 06 2023 23:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bernsteinlaw.com	Nov 06 2023 23:59:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15602455	Email/Text: kebeck@bernsteinlaw.com	Nov 06 2023 23:59:00	Keri Ebeck, Bernstein Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
15598013	+ Email/Text: bankruptcy@cavps.com	Nov 06 2023 23:59:00	Cavalry Portfolio Service, 1 American Ln Ste. 220, Greenwich, CT 06831-2563
15598016	+ EDI: CITICORP.COM	Nov 07 2023 05:03:00	Citibank (Costco), PO Box 78019, Phoenix, AZ 85062-8019
15598020	+ EDI: WFNNB.COM	Nov 07 2023 05:03:00	Comenity Bank, P.O. Box 183003, Columbus, OH 43218-3003
15598021	+ EDI: CCS.COM	Nov 07 2023 05:03:00	Credit Collection Service, 725 Canton Street, Norwood, MA 02062-2679
15602441	+ Email/Text: jdryer@bernsteinlaw.com	Nov 06 2023 23:59:00	Duquesne Light Company, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15598027	+ EDI: PHINHARRIS	Nov 07 2023 05:03:00	Harris & Harris, 111 W Jackson Blvd, Chicago, IL 60604-4135
15602450	EDI: IRS.COM	Nov 07 2023 05:03:00	Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346,, Philadelphia, PA 19101-7346
15598033	EDI: JEFFERSONCAP.COM	Nov 07 2023 05:03:00	Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303
15598035	^ MEBN	Nov 06 2023 23:58:25	Labcorp, 531 South Spring Street, Burlington, NC 27215-5866
15598038	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 06 2023 23:59:00	Midland Credit, 16 McLeland Rd, Saint Cloud, MN 56303-2160
15598039	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 06 2023 23:59:00	Midland Credit Management, P.O. Box 939069, San Diego, CA 92193-9069
15598046	EDI: PRA.COM	Nov 07 2023 05:03:00	Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502
15598049	+ EDI: RMSC.COM	Nov 07 2023 05:03:00	Sams Club Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
15602475	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 06 2023 23:59:00	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Nov 06, 2023

Form ID: 318

Total Noticed: 53

Recip ID	Bypass Reason	Name and Address
cr		Towd Point Mortgage Trust 2018-2, U.S. Bank Nation
15598010		ATV PHY. THERAPY
15602425		ATV PHY. THERAPY
15598011		Bank
15602433		Citibank N.A. v. Neuschwander
15598023		ERC
15602442		ERC
15598044		Pitts Parcheny Ct
15602468		Pitts Parcheny Ct
15602427	*+	Buckle Glass Mountain Capital, 1375 E Woodfield Rd Suite 400, Schaumburg, IL 60173-5426
15602428	*+	Cavalry Portfolio Service, 1 American Ln Ste. 220, Greenwich, CT 06831-2563
15602429	*+	Chester Co. Hospital (B&B Coll), 701 E Marshall St, West Chester, PA 19380-4412
15602430	*+	Chrysler Capital, 1601 Elm St #800, Dallas, TX 75201-7260
15602431	*+	Citibank (Costco), PO Box 78019, Phoenix, AZ 85062-8019
15602432	*+	Citibank Account, PO Box 78019, Phoenix, AZ 85062-8019
15602434	*+	City of Pitts - Collection Service Cente, 414 Grant St, Pittsburgh, PA 15219-2409
15602435	*+	Coll Svc Center, 414 Grant St, Pittsburgh, PA 15219-2409
15602436	*+	Comenity Bank, P.O. Box 183003, Columbus, OH 43218-3003
15602437	*+	Credit Collection Service, 725 Canton Street, Norwood, MA 02062-2679
15602440	*+	Dicks Port Recovery, P.O. Box 669808, Dallas, TX 75266-0752
15602445	*+	GP Ortho, 750 Washington Rd STE 1, Pittsburgh, PA 15228-2052
15602443	*+	Genesis Laboratory Management, LLC, 1912 Rt. 35 South, Suite 203, Oakhurst, NJ 07755-2754
15602444	*+	Giant Eagle, 101 Kappa Dr, Pittsburgh, PA 15238-2833
15602446	*+	Harris & Harris, 111 W Jackson Blvd, Chicago, IL 60604-4135
15602447	*+	Heritage Valley Health Systems, 420 Rouser Road Suite 102, Coraopolis, PA 15108-3090
15602448	*	Home Depot, P.O. Box 6405, Dallas, TX 75265
15602449	*+	Huntington Bank (Sunrise Credit Service), Attn: EA1W18, P.O. Box 182387, Columbus, OH 43218-2387
15602451	*+	JC Penny (Midland Credit), P.O. Box 939069, San Diego, CA 92193-9069
15602454	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303
15602456	*+	Kohls Qualia Collection Services, 1444 North McDowell Blvd 94954-6515
15602457	*+	Labcorp, 531 South Spring Street, Burlington, NC 27215-5866
15602458	*+	Lowe's Synchrony Bank Account, 170 Election Road, Suite 125, Draper, UT 84020-6425
15602459	*+	Macy's Dep. Stores National Bank, 701 E 60th St. N, Sioux Falls, SD 57104-0432
15602460	*+	Midland Credit, 16 McLeland Rd, Saint Cloud, MN 56303-2160
15602461	*+	Midland Credit Management, P.O. Box 939069, San Diego, CA 92193-9069
15602463	*	Nordstrom RGS Financial, Nordstrom RGS Financial, Richardson, TX 75085
15602466	*+	PINK - Victoria Secret, Comenity Bank PO Box 650972, Dallas, TX 75265-0972
15602469	*	PNC Credit Collection Service, One PNC Plaza, 249 Fifth Avenue, Pittsburgh, PA 15222
15602470	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502
15602464	*+	Pay Pal Credit Syn Bank, 170 Election Road, Suite 125,, Draper, UT 84020-6425
15602465	*+	Pharmerica, 491 Blue Eagle Ave., Harrisburg, PA 17112-2314
15602471	*+	QAR Asset Recovery, 7 Foster Ave # 101, Gibbsboro, NJ 08026-1191
15602472	*+	REVCO, 5807 N 102nd St, Omaha, NE 68134-1051
15602474	*+	Sams Club Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
15602467	##+	pioneer recovery services, P.O 500, Horseheads, NY 14845-0500

TOTAL: 9 Undeliverable, 35 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Nov 06, 2023

Form ID: 318

Total Noticed: 53

Date: Nov 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Towd Point Mortgage Trust 2018-2 U.S. Bank National Association, as Indenture Trustee bnicholas@kmlawgroup.com
Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfbis.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Salene Mazur Kraemer	on behalf of Debtor Benjamin Allen Neuschwander salene@mazurkraemer.com salene@ecf.courtdrive.com;kraemer.saleneb115974@notify.bestcase.com;becca@mazurkraemer.com;reeneemarie@mazurkraemer.com;glenn@mazurkraemer.com;sally@mazurkraemer.com

TOTAL: 5